

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DAWN M. KAMINSKI

Debtor(s)

Case No. 07-01478

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/29/2007.
- 2) The plan was confirmed on 05/03/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/18/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/08/2011.
- 5) The case was converted on 04/26/2011.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,979.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,482.73
Less amount refunded to debtor	\$203.54

NET RECEIPTS: **\$17,279.19**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,535.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$899.12
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,434.12**

Attorney fees paid and disclosed by debtor: \$465.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAB SERVICES INC	Unsecured	50.00	NA	NA	0.00	0.00
CAB SERVICES INC	Unsecured	112.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	6,302.00	4,631.13	4,631.13	349.72	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	NA	NA	0.00	0.00
CREDITORS COLLECTION	Unsecured	839.00	NA	NA	0.00	0.00
CREDITORS COLLECTION	Unsecured	1,215.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,557.00	7,596.03	7,596.03	573.60	0.00
HARVARD COLLECTION SERVICE	Unsecured	366.00	NA	NA	0.00	0.00
HOSPITALITY FEDERAL CU	Unsecured	849.00	988.85	988.85	66.68	0.00
HOSPITALITY FEDERAL CU	Secured	3,041.99	3,001.62	3,001.62	3,001.62	217.52
HOSPITALITY FEDERAL CU	Secured	NA	NA	NA	0.00	0.00
HOSPITALITY FEDERAL CU	Unsecured	NA	NA	NA	0.00	0.00
HSBC	Unsecured	801.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,918.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	9,439.76	9,439.76	7,191.82	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	36.00	36.00	0.00	0.00
MRSI	Unsecured	479.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	205.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,562.59	1,562.59	105.37	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	233.50	NA	NA	0.00	0.00
UNIFUND CORP OH	Unsecured	2,832.00	NA	NA	0.00	0.00
WELLS FARGO DEALERS SERVICES	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Secured	2,468.10	2,468.10	2,468.10	1,989.91	348.83
WYSE FINANCIAL SERVICES	Unsecured	204.80	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,001.62	\$3,001.62	\$217.52
All Other Secured	\$2,468.10	\$1,989.91	\$348.83
TOTAL SECURED:	\$5,469.72	\$4,991.53	\$566.35
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,439.76	\$7,191.82	\$0.00
TOTAL PRIORITY:	\$9,439.76	\$7,191.82	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,814.60	\$1,095.37	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,434.12</u>
Disbursements to Creditors	<u>\$13,845.07</u>
TOTAL DISBURSEMENTS :	<u>\$17,279.19</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/08/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.